

Massage and pet insurance in New Zealand

“Will my dog’s massage/laser treatment be covered by our pet insurance?”

There are five providers of pet insurance in New Zealand. They are, AA Pet Insurance, Pet-n-Sur, Petplan, Countdown Insurance and Southern Cross Pet Insurance. Because Southern Cross underwrites the Countdown policies, these policies are very similar to one another.

My massage and laser treatments are classified as either *complementary therapy* or *alternative therapy*. However, it pays to read the fine print about the level of coverage you can expect from your policy – **it is very much a case of *caveat emptor* – let the buyer beware - because coverage can be quite limited or excluded altogether.**

When you purchase pet insurance, your insurer will ask for information on current conditions your dog suffers from and about previous surgeries. Your policy may or may not cover these ‘pre-existing conditions’ and so it is important for you to understand your policy’s limits on coverage.

There are three universal requirements when submitting a claim:

1. Your dog’s illness or injury for which you are seeking treatment must have occurred at a time when your insurance policy was active (some policies have a stand down period)
2. You must have consulted your veterinarian for the condition and they have recommended complementary treatment, recording their recommendation on your dog’s file
3. Itemised invoices, including GST number, date of treatment, dog’s name, and address details must be provided by your therapist

From there, claim requirements will vary:

- Petplan requires that your therapist fill out a portion of the claim form - the same requirement as your vet
- Pet-n-sur may ask for a copy of the treatment notes which must provide details on the treatment provided, whereas AA Pet Insurance and Petplan require this information
- Southern Cross Pet Insurance/Countdown will not cover massage, hydrotherapy, homeopathy or any other alternative therapy unless you have purchased their day-to-day extra add-on
- Assuming you have the extra add-on, Southern Cross/Countdown will only cover alternative therapies that are provided by a vet, further limiting the range of providers and therapies you are able to use; the other insurers are prepared to pay for services of non-vet providers

I am happy to work with all of my clients to supply you with the documentation required to support your insurance claim. I am not affiliated with any insurance company, nor do I take payments of any kind from them to represent their products. Regardless of whether you have insurance or not, I take a health history about each new client and I record treatment notes following each therapy session. On request, I will share my notes with your vet and any other providers who are part of your dog’s healthcare team.

Payment is required at the time of your dog’s treatment; it is your responsibility to make claims with the insurance company.

The information above is accurate as at 15 January 2019